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MICHAEL W. DOBBINS
CLERK, U.S. DISTRICT COURT

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October 20, 2009

FIRST CLASS MAIL

Clerk's Office Service Center
Everett McKinley Dirksen Building
219 S. Dearborn St., Room 2206
Chicago, IL 60604

00cv 4729

Re: No. 00-CV-4729; in re: TransUnion Corporation, et al., In the United States District Court for the Northern District of Illinois (Chicago)

Dear Clerk:

Enclosed for filing are the hard copies of Exhibits A-G that should be attached to document no. 657 in the above-styled matter. These were originally e-filed but it is claimed by your office that the e-filed copies were illegible and they have been deleted from the docket sheet. We are hereby filing them in hard copy as requested by your office.

Please place your file-stamp on the extra copy of these documents that is enclosed herein and return it to me in the attached self-addressed stamped envelope.

Thank you for your kind assistance. If you have any questions, please feel free to contact me.

Best regards.

Sincerely,

Kathryn E. Kersh

Kathryn E. Kersh, CP
Paralegal to Michael A. Caddell and Cory
S. Fein

/KEK
Enclosure

cc: Mr. Michael A. Caddell
Ms. Cynthia B. Chapman
Mr. Cory S. Fein

EXHIBIT A

American Library Association
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Chicago, Illinois 60611-2795
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Development Office
E-mail: development@ala.org

ALA American Library Association

About the American Library Association

The American Library Association (ALA) is a membership organization that has been distinguished by its commitment to enhance learning and ensure equity of access to information for all. We accomplish this by providing leadership for the development, promotion and improvement of library and information services and the profession of librarianship.

Founded in 1876, the ALA is headquartered in Chicago, with additional offices in Washington D.C., Connecticut and Philadelphia. Within ALA, there are 11 divisions representing public, school, academic and special libraries and 17 different offices that address specific issues and areas of interest. Topical areas include: literacy, freedom of information, libraries as centers for informal learning, arts and culture, diversity, and national and international engagement. Communications to our 66,000 members and the public include a website, a monthly magazine, semi-annual conferences and meetings, as well as more specialized conferences and publications.

The ALA works to advance the integrity and reputation of the library profession consistent with the public interest by sponsoring a wide array of projects with national scope. Program formats and dissemination range from national campaigns and events, targeted community events, public awareness, and media outreach. Throughout the year, libraries of all types and their patrons get involved to promote libraries and create awareness of library issues by supporting:

- Tech Tech Week (March)
- National Library Week (April)
- National Library Workers Day (April)
- Teen Literature Day (April)
- School Library Media Month (April)
- El día de los niños/El día de los libros (April)
- Library Card Sign-up Month (September)
- Banned Books Week (September/October)
- Teen Read Week (October)

Public Libraries and the Internet

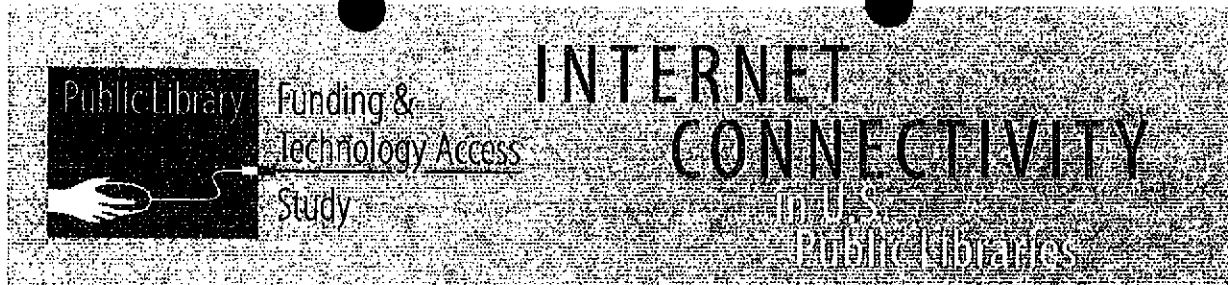
Today's public libraries are vital community technology hubs that millions of Americans rely on for their first and often only choice for Internet access. In these challenging economic times, it is clear that our public libraries are even more valuable and relevant to the children, adults and families of communities across the country than ever before. Libraries make much of their resources available online. They also provide wireless or workstation-based Internet access to their patrons. ALA provides resources on portals, web usability, and Internet access to help librarians manage both their online presence and access.

The Internet enables the public library to provide information services and access to materials online 24 hours per day, 7 days per week (24/7). People with Internet browsing capability—at home or anywhere else—can examine the online catalog of library holdings, place reserves on items that they would like to borrow, and renew items that are due or overdue—all as functions of the integrated library systems that are available to the public via the Internet 24/7.

The Public Library Funding & Technology Access Study, funded by the Bill & Melinda Gates Foundation and ALA, is a multi-year project that builds on the longest-running and largest study of Internet connectivity in public libraries. It continues work begun in 1994 by John Carlo Bertot and Charles R. McClure of the Information Institute at Florida State University. The study, conducted by ALA and the Information Institute, assesses public access to computers, the Internet and Internet-related services in U.S. public libraries, as well as the impact of library funding changes on connectivity, technology deployment and sustainability in FY2007-2010.

Highlighted findings on the state of Internet availability in public libraries include:

- More than 71% of all libraries (and 79% of rural libraries) report they are the only source of free access to computers and the Internet in their communities.
- 66% of public libraries rank job-seeking services, including resume writing and Internet job searches, among the most crucial online services they offer — up from 44% two years ago, according to the survey.
- 80% of libraries report that they helped patrons connect with government information and services online. More people also are turning to libraries to file unemployment forms, apply for Food Stamps or find other government information or services.
- More than 90% of public libraries provide technology training, such as online job-seeking and career-related classes, general Internet and computer use instruction.
- 76% of public libraries offer free wireless access.
- 81% of public libraries report there are not enough public Internet computers to meet patron demand some or all of the time. Also, libraries are increasingly having trouble affording to replace outdated computer workstations.



U.S. public libraries provide critical access to Internet services

Libraries serve a unique and important role in providing free access to all types of information and telecommunications services. This is especially true for people without Internet services at home or at work. The demand for such services has increased significantly with ever-growing need for access to digital and online information – including e-government, continuing education and employment opportunities. In fact, recent research from the Young Adult Library Services Association and the Pew Internet & American Life Project suggests this need will only continue to grow since young adults make up one of the most dedicated groups of library users and demand more and typically faster access to information.¹

"The demand is always for the next service that can be delivered via the Web or email," Utah librarian, 2007

Nearly all of America's 16,543 public library buildings offer free public access to computers, to the Internet and to trained staff equipped to help library users gain technology skills and find the information they need for school, work and more. This public service provides a critical source for millions of Americans as nearly three-quarters of public libraries (72.5 percent) reported in a 2007-2008 study that they are the **ONLY** provider of free access to the Internet in their community.²

Just as there are millions of titles available in print in our libraries, the range of Internet-based services offered is quite diverse. Most libraries (87.7 percent) subscribe and provide free access to databases that support education (like biographies, encyclopedias and test preparation materials), business (like Standard & Poor's and the *Wall Street Journal*) and life interests (like the very popular genealogy resources). This licensed content, or "hidden Web," is the most frequently offered service in U.S.

¹ Young Adult Library Services Association. "Youth Use of Public and School Libraries." June 2007. <http://www.ala.org/ala/valsa/HarrisYouthPoll.pdf>

Pew Internet & American Life Project, University of Illinois at Urbana-Champaign. "Information Searches that Solve Problems." January 2008. http://www.pewinternet.org/report_display.asp?r=231

² **Libraries Connect Communities: Public Library Funding & Technology Access Study 2007-08.** September 2008. Page 51. Available online at <http://www.ala.org/plinternetfunding>.

public libraries, followed by homework resources (83.4%), audio content such as podcasts (71.2%), digital reference (62.5%), and e-books (51.8%) (see Figure 1).³

Figure 1: PUBLIC LIBRARY OUTLETS PUBLIC ACCESS INTERNET SERVICES

INTERNET SERVICES	Urban	Suburban	Rural	Overall
Digital reference/Virtual reference	79.9% (n=2,204)	70.1% (n=3,577)	51.4% (n=3,992)	62.5% (n=8,773)
Licensed databases	98.0% (n=2,703)	93.3% (n=4,758)	80.4% (n=6,245)	87.7% (n=13,706)
e-books	80.0% (n=2,207)	59.8% (n=3,052)	36.5% (n=2,838)	51.8% (n=8,097)
Video conferencing	12.3% (n=339)	4.1% (n=210)	4.7% (n=367)	5.9% (n=916)
Online instructional courses/tutorials	47.6% (n=1,312)	43.0% (n=2,195)	41.9% (n=3,259)	43.3% (n=6,766)
Homework resources	89.5% (n=2,470)	86.1% (n=4,397)	79.5% (n=6,179)	83.4% (n=13,046)
Audio content (e.g., podcasts, audiobooks, other)	80.9% (n=2,234)	77.1% (n=3,938)	63.9% (n=4,968)	71.2% (n=11,140)
Video content	63.1% (n=1,742)	48.2% (n=2,460)	44.3% (n=3,439)	48.9% (n=7,641)
Digitized special collections (e.g., letters, postcards, documents, other)	57.9% (n=1,599)	34.3% (n=1,749)	25.0% (n=1,942)	33.8% (n=5,290)

Aside from the above resources selected and brokered by public libraries, library users also increasingly take advantage of library computers for bandwidth-intensive applications like distance education and multimedia news sources. Together, these Internet services require public libraries to continually upgrade their technology infrastructure (computers, high-speed Internet access, wireless) technology service offerings (Web sites, licensed resources, training), and buildings (space, wiring).

Libraries are essential to ensuring access to educational, entrepreneurial and employment resources. For instance, a recent National School Boards Association study found that nearly all school districts (96 percent) say that at least some of their teachers assign homework requiring Internet use.⁴ And less than 44 percent of retailers accept in-store applications.⁵ Government agencies also increasingly require individuals to go online for critical services and resources.⁶ *To meet this growing community demand, public libraries require reliable, affordable and high-quality Internet access.*

³ Libraries Connect Communities: Public Library Funding & Technology Access Study 2007-08. September 2008. Figure C5, page 35.

⁴ National School Boards Association. "Creating and Connecting: Research and Guidelines on Online Social – and Educational – Networking." July 2007. <http://www.nsba.org/site/docs/41400/41340.pdf>

⁵ Taleo Research. "Trends in Hourly Job Application Methods." 2006

⁶ Bertot, et al. "Public Access Computing and Internet Access in Public Libraries: The Role of Public Libraries in E-Government and Emergency Situations." *First Monday*, 11(9), 2007. <http://www.uic.edu/htbin/cgiwrap/bin/ojs/index.php/fm/article/view/1392/1310>



"I was able to use the Internet for research and actually wrote and printed the business plan using (library) software. The library was basically my office for three weeks," a North Carolina businessman who now employs 135 people.

Library Internet access speeds are improving, but often fall short of patron needs

Like residential and business Internet subscribers, U.S. public libraries have worked over the past 15 years to move from dial-up to high-speed Internet access. In 2006, state library agencies reported that only 10 percent of their public libraries still rely on dial-up access. Over 64 percent of libraries, in fact, have achieved access speeds greater than 1.5mbps (or T-1).

Figure 2: Public Library Outlet Maximum Speed of Public Access Internet Services by Metropolitan Status and Poverty

Maximum Speed	Metropolitan Status			Poverty Level			Overall
	Urban	Suburban	Rural	Low	Medium	High	
Less than 128kbps	*	1.3% (n=64)	4.3% (n=312)	2.6% (n=316)	3.2% (n=71)	*	2.6% (n=387)
129kbps - 256kbps	*	3.7% (n=177)	7.8% (n=566)	5.3% (n=655)	3.9% (n=88)	2.2% (n=4)	5.1% (n=747)
257kbps - 768kbps	3.3% (n=89)	6.1% (n=294)	12.5% (n=906)	9.5% (n=1,172)	5.7% (n=126)	*	8.8% (n=1,289)
769kbps - 1.4mbps	3.8% (n=102)	8.7% (n=418)	10.0% (n=726)	8.8% (n=1,081)	7.3% (n=163)	1.7% (n=3)	8.5% (n=1,247)
1.5 Mbps (T1)	51.6% (n=1,383)	42.1% (n=2,023)	32.1% (n=2,321)	37.1% (n=4,561)	48.3% (n=1,077)	48.9% (n=87)	38.9% (n=5,727)
1.6mbps - 5.0mbps	11.5% (n=308)	13.1% (n=631)	9.6% (n=697)	11.4% (n=1,402)	9.9% (n=221)	8.4% (n=15)	11.1% (n=1,636)
6.0mbps - 10mbps	10.1% (n=272)	6.3% (n=305)	4.3% (n=309)	5.8% (n=717)	6.5% (n=145)	13.4% (n=24)	6.0% (n=886)
Greater than 10mbps	17.0% (n=456)	8.7% (n=418)	5.5% (n=397)	8.4% (n=1,032)	9.4% (n=209)	16.9% (n=30)	8.6% (n=1,271)
Don't Know	2.1% (n=56)	9.6% (n=461)	13.2% (n=955)	10.8% (n=1,331)	5.7% (n=127)	8.4% (n=15)	10.0% (n=1,472)

Weighted missing values, n=1,274 Key: *: Insufficient data to report

At the same time, however, public libraries are responding to increased demand and expectations for free wireless (wi-fi) access. About two-thirds of all libraries now offer wireless access (65.9 percent), up almost 12 percent in one year. Another 11.6 percent of connected public libraries planned to provide wireless access within the next year.



Figure 3: Public Access Wireless Internet Connectivity in Public Library Outlets

AVAILABILITY OF PUBLIC ACCESS WIRELESS INTERNET SERVICES	Urban	Suburban	Rural	Overall
Currently available	80.7% (n=2,217)	72.1% (n=3,704)	56.6% (n=4,416)	65.9% (n=10,337)
Not currently available, but there are plans to make it available within the next year	8.5% (n=233)	12.3% (n=633)	12.3% (n=962)	11.6% (n=1,828)
Not currently available and no plans to make it available within the next year	3.8% (n=103)	4.3% (n=219)	8.6% (n=675)	6.4% (n=998)

Weighted missing values, n=296

Expanded wireless access, combined with increasingly interactive, graphics-heavy and multimedia Internet services place a heavy burden on the public library's Internet access. A majority (57.5%) of public libraries report that the speed of their public access to the Internet is inadequate to meet the needs of library users and staff some or all the time, which is up about 6 percent from the year before. In short, the ability of public libraries to maintain high-quality public access Internet services is diminishing due to the inability of libraries to keep up with the demand of bandwidth-intensive services and resources. And libraries, in an attempt to provide more public access by adding wireless service that shares the same connection with the library's public computers, are actually exacerbating the situation – the more computers that share a connection, the less bandwidth each computer receives.

"The demand for bandwidth is accelerating well beyond the capacity of our current broadband networks"

– A Blueprint for Big Broadband.⁷

Urban/suburban/rural communities face different Internet connectivity challenges

A clear and consistent finding from the Public Library Funding & Technology Access Study is that there is unequal quality of public access to the Internet among libraries. The findings indicate that location, availability, and competitive pricing are key factors that affect a public library's ability to provide high-quality public access to the Internet.

⁷ Windhausen, John. *A Blueprint for Big Broadband*. January 2008.
<http://www.educause.edu/ir/library/pdf/EPO0801.pdf>

Unequal Access

Not all public libraries have similar Internet access. In breaking down the technology infrastructure, connectivity speed, and wireless access figures, an immediate divide emerges between urban and suburban libraries and rural libraries. In general, rural public libraries offer lower speeds of connectivity, fewer public access workstations, and less wireless access. Moreover, rural public libraries are substantially less likely to increase their connection speeds due to costs and the fact that their current connection speeds are the maximum available to them as compared to suburban and urban libraries. And the same time, urban and suburban public libraries are more likely to indicate that their connection speeds are inadequate to meet patron demand than rural libraries. To appreciate these differences, one needs to understand the service context of urban and suburban libraries as compared to rural libraries:

- Not surprisingly, urban and suburban libraries – which serve a greater volume of users – offer more public computers (an average of 21.0 and 13.9, respectively) as compared to rural libraries (an average of 7.5);
- 80.7 percent of urban libraries and 72.1 of suburban libraries offer wireless access as compared to 56.6 percent of rural libraries;
- Of the urban libraries that offer wireless access to the Internet, 70.5 percent share the public Internet access connection; of the suburban libraries that offer wireless access, 67.5 percent share the public access Internet connection; and of the rural libraries that offer wireless access, 83.5 percent share the public access Internet connection;⁸
- Urban and suburban libraries are more likely to offer advanced Internet-based services such as digital reference, licensed databases, e-books, audio content, and digitized collections than rural libraries (see Figure 1 for more detail).

In short, the service context and demand in urban and suburban libraries are quite different than rural libraries and thus require different consideration in terms of public access Internet and computers.

"Costs of T-1 access for libraries in our state range from a low of \$425 per month to a high of \$1,125 per month," state librarian, 2007.

Cost and Availability

Libraries identify cost and availability as key issues in their ability to increase their public access Internet connectivity. Again, there are key differences between urban, suburban and rural libraries:

⁸ Though oversimplified, if 10 computers share a T1 (1.5Mbps), each receives roughly 1500kbps; if 20 share the same T1, each receives 150kbps. The more computers, the less bandwidth each computer has, thus slowing down the ability to access content.



- Rural libraries face two key challenges to increasing their Internet connection speeds – cost and availability of higher connection speeds. One in five rural libraries report they are already at the maximum available connection speed.
- Urban and suburban libraries also indicate cost as a factor, however, urban and suburban libraries have more ready access to higher connectivity speeds and are more likely to indicate that they have plans to increase their connection speed.

It is important, therefore, to look beyond the aggregate data and assess the service context in which public libraries offer their public access to the Internet and public computer services.

Libraries face unique challenges in meeting demand for high-speed Internet access

There is widespread recognition of the importance of high-speed Internet access (generally referred to as broadband⁹). As the Chairman of the Federal Communications Commission (FCC), Kevin Martin, notes (2006):

Broadband technology is a key driver of economic growth. The ability to share large amounts of information at ever-greater speeds increases productivity, facilitates commerce, and drives innovation. Broadband is changing how we communicate with each other, how and where we work, how we educate our children, and how we entertain ourselves. Broadband is particularly critical in rural areas, where advanced communications can shrink the distances that isolate remote communities.

In 2008, the FCC changed its definition of broadband from 200kbps (kilobits per second) in either direction to download speeds between 768Kbps and 1.5Mbps ("Basic Broadband"). Although this is an improvement over the previous definition, it remains problematic in the public library context for a variety of reasons:

- The definition, applied across all contexts of service provision, is based on residential broadband access in which there is likely one computer or two computers sharing the connection.
- The definition does not consider a public access context in which there is continual use of the public Internet access connection by multiple library users. There is a need to consider a public access context definition of broadband.

⁹ High-speed Internet access or "broadband" allows users to access the Internet and Internet-related services at significantly higher speeds than those available through "dial-up" Internet access services. (FCC, 2006; available at <http://www.fcc.gov/cgb/consumerfacts/highspeedinternet.html>).

- The definition does not distinguish or promote differentiation in the telecommunications market. The telecommunications regulatory framework dictates how the telecommunications industry supplies broadband, focusing primarily on either commercial or residential entities. Thus, pricing structures reflect this dichotomy. Indeed the E-rate, which offers schools and libraries discounts on telecommunications services, offers these discounts on the lowest available commercial rate. The public library is neither residential nor commercial, and both the regulators and telecommunications providers need to consider a separate market and pricing structure for libraries.

The American Library Association continues to advocate for the needs of libraries as providers of public access to the internet before the FCC and other federal policymakers.

"Seven out of our 10 sites have a 10Mbps full duplex Internet connection, and it's still not fast enough. Very rarely in the private sector do you even have a business that has maybe 500 to 1,000 PCs on a local network – where you have more than 50 actively hitting one Internet connection at one time. When you have 50 to 60 computers slamming that connection at one time, it's a major traffic jam." Pennsylvania librarian, 2007

Conclusion

Millions of Americans depend on America's public libraries for free access to computers, the Internet and the world of resources available online. Whether completing a college degree through distance education, getting homework help, applying for Medicare drug benefits or researching and writing a business plan, providing high-quality access to the Internet is critical to meeting the diverse information needs of Americans in communities large and small.

As online services and programs become more sophisticated, the need for higher access speeds for all libraries in all communities – large and small – grows.

Additional information

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Windhausen, John. *A Blueprint for Big Broadband*. January 2008.
<http://www.educause.edu/ir/library/pdf/EPO0801.pdf>.

Contact Information

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ALA Office for Information Technology Policy

202-628-8410

Information Institute, Florida State University

850-645-5683

The Public Library Funding & Technology Access Study is the largest and longest running study of its kind. The survey is conducted by the Information Institute at Florida State University and is funded by the American Library Association and the Bill & Melinda Gates Foundation. The 2007-08 report is available at www.ala.org/plinternetfunding.



EXHIBIT B



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EXHIBIT C

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**INSTITUTE FOR
FINANCIAL LITERACY®**



Leslie Linfield
Executive Director
Extension 3613
llinfield@financiallit.org

www.financiallit.org

"To make effective financial literacy education available for all American adults."

August 4, 2008

Attorney Joy Bull
Coughlin Stoia Geller Rudman & Robbins
655 West Broadway, Suite 1900
San Diego, CA 92101

Re: In re Trans Union Corp. Privacy Litigation, Case No. 00-CV-4729
MDL Docket No. 1350, U.S. Dist. Ct., N. Dist. Illinois, Eastern Div.
Cy Pres distribution of \$150,000 to a 501 (c)(3) nonprofit organizations

Dear Attorney Bull,

My name is Leslie E. Linfield and I am the Executive Director of the Institute for Financial Literacy, a national 501 (c)(3) tax exempt nonprofit organization whose mission is to make effective financial literacy education available for all American adults.

I am contacting you today to request that you consider designating our organization as the recipient of the cy pres distribution and/or remaining Settlement Fund amount referenced in the terms of the settlement agreement you are negotiating with Trans Union, LLC. It is my belief that our national financial literacy education organization may be an acceptable recipient to all parties under the terms outlined below:

Section 2 – Terms of Settlement, subsection 2.2 In-Kind Relief (b)(2.3) states:

"Consideration for Settlement Class Members Lacking Internet Access. Within 30 days of Ultimate Approval, a distribution will be made from the Settlement Fund to one or more qualified 501(c)(3) charities jointly chosen by Trans Union and plaintiffs and approved by the Court in consideration of Settlement Class Members who are unable to access the Basic In Kind Relief or Enhanced In Kind Relief because they lack access to the Internet. The amount of this cy pres distribution shall be \$150,000.00 (one hundred fifty thousand dollars)."

Section 2 – Terms of Settlement, subsection 2.1 Settlement of Funds (b)(vi) states:

"If the amount remaining in the Settlement Fund is determined to be less than can feasibly be distributed to persons who registered for a

distribution, then the amount remaining in the Settlement Fund will be distributed to one or more qualified 501(c)(3) entities jointly chosen by Trans Union and Settlement Class Counsel and approved by the Court.”

About the Institute

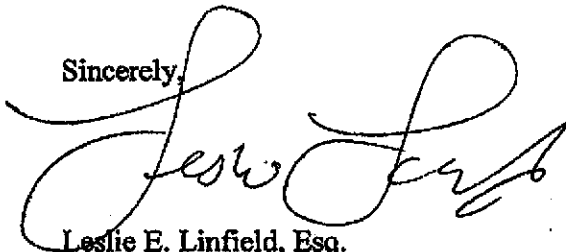
The Institute accomplishes its mission by working with organizations to incorporate financial education into their existing services. The Institute also provides direct delivery of financial counseling and education to the general public and in 2007 the Institute provided financial counseling and educational programs to 50,000 Americans.

As the national authority on adult financial education, the Institute also advances professionalism and effectiveness in the field of financial literacy by setting the National Standards for Adult Financial Literacy Education™, hosting the Annual Conference on Financial Education™, maintaining the Library of Personal Finance™, and administering the Center for Financial Certifications™ and the Center for Consumer Financial Research™.

I am enclosing an information summary about the Institute for Financial Literacy and its programs for your review. Should you have any additional questions about the Institute for Financial Literacy or the programs we provide, please do not hesitate to contact me.

Thank you in advance for your consideration of this request. These dollars would greatly assist our organization in making effective financial literacy education available for all American adults.

Sincerely,



Leslie E. Linfield, Esq.
Executive Director/Founder

CC: Attorney Jon Boderud
Attorney Michael Caddell
Attorney Matt Righetti
Attorney Dawn Adams Wheelahan
Attorney Thomas A. Doyle

Enclosures

INSTITUTE FOR FINANCIAL LITERACY



BEST PRACTICES GUIDELINES FOR ADULT FINANCIAL LITERACY EDUCATION MATERIALS First Edition

Released: October 2007

The Institute for Financial Literacy® recommends the following Best Practices Guidelines when developing and/or selecting financial literacy education materials for adults. A relatively new concept in financial education, Best Practices create recommendations regarding processes or techniques for the use or implementation of standards and benchmarks.

Educators, authors, publishers and others are encouraged to apply as many of these Best Practices Guidelines as are appropriate for a specific educational resource in the area of adult financial literacy.

The Institute for Financial Literacy strongly recommends that adult financial literacy education programs also be designed in compliance with the National Standards for Adult Financial Literacy Education.

About the Institute for Financial Literacy®

Founded in 2002, the Institute for Financial Literacy® is a 501(c)(3) tax exempt non profit organization whose mission is to make effective financial literacy education available for all American adults. The Institute works both directly with clients and in partnership with other organizations to integrate financial literacy education into their current delivery of services. The Institute accomplishes its mission through the following programs and services:

Credit Counseling • Financial Education

Center for Financial Certifications™ • Library of Personal Finance™

Annual Conference on Financial Education™ • Center for Consumer Financial Research™

National Standards, Benchmarks and Best Practices Guidelines for Adult Financial Literacy Education

For more information about the Institute, its services and programs, please visit our website at

www.financiallit.org

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**BEST PRACTICES GUIDELINES
FOR ADULT FINANCIAL LITERACY EDUCATION MATERIALS**
First Edition

ALIGNED TO STANDARDS

- ⇒ Materials developed for adults align to the National Standards for Adult Financial Literacy Education developed by the Institute for Financial Literacy, which are available on the web at www.financiallit.org.
- ⇒ Materials developed for teenagers align to the K-12 National Standards in Personal Finance developed by Jump\$tart, which are available on the web at www.jumpstart.org.

OBJECTIVITY

- ⇒ Materials should be objective in content and neutral in tone.
- ⇒ Materials should not deceive or mislead.
- ⇒ Materials should be informative and unbiased in nature.
- ⇒ Materials should not promote a specific brand, product, or provider.
- ⇒ Materials should clearly identify their content creator, copyright holder and publisher.
- ⇒ Materials should have all copyright restrictions and terms of use clearly stated.
- ⇒ Resource lists should also meet objectivity guidelines.

CONTENT

- ⇒ Materials should be written concisely and at an appropriate reading level.
- ⇒ Technical terms, abbreviations, and acronyms need to be clearly defined.
- ⇒ Materials should be relevant to target audiences in content.
- ⇒ Materials should utilize multiple learning styles.
- ⇒ Materials should be accurate.
- ⇒ Materials should be kept current.
- ⇒ Revised materials should be indicated with a revision date and edition number.
- ⇒ Materials should be evaluated for effectiveness.

www.financiallit.org

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INSTITUTE FOR FINANCIAL LITERACY®



Programs and Services

The mission of the Institute for Financial Literacy is to improve the financial literacy of the general public through distance learning and social marketing. The Institute also conducts local events and public outreach activities.

The Institute also promotes the National Standards for Adult Financial Literacy Education, which identify the basic knowledge and skills that an American adult should possess in order to successfully manage their personal finances. In 2007, the Standards were updated to include Benchmarks and Best Practices.

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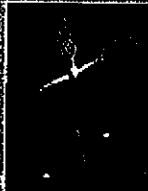
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The Institute for Financial Literacy
PO Box 1842
Baltimore, MD 21201
207-879-0389
www.financeallit.org



Educational Programming

The Institute is among the top 10 national providers of bankruptcy related counseling and educational services, and is now leveraging that infrastructure and experience to deliver financial education and counseling to the general public through distance learning and social marketing. The Institute also conducts local events and public outreach activities.



National Standards for Adult Financial Literacy Education™

The Institute promulgates the National Standards for Adult Financial Literacy Education, which identify the basic knowledge and skills that an American adult should possess in order to successfully manage their personal finances. In 2007, the Standards were updated to include Benchmarks and Best Practices.



Center for Financial Certifications™

Certifications

As the independent professional certification arm of the Institute, the Center for Financial Certifications creates and administers programs designed to provide both an understanding of personal finance and the skills to teach others how to better manage their money, whether in a one-on-one budget counseling scenario or a group learning environment.



Library of Personal Finance™

Housed at the Institute, the Library of Personal Finance is the nation's only permanent collection of its kind. The Library catalogues books, texts, computer programs and other educational materials in the area of personal financial literacy.



Annual Conference on Financial Education™

Financial Education

Established and hosted by the Institute, the Annual Conference on Financial Education is a professional development opportunity for those in the financial education, financial services and financial counseling industries. Starting in 2007, the Conference also hosts the Excellence In Financial Literacy Education ("EIFLE") Awards.



Program and Partnership Development

The Institute develops and delivers specialized financial education programs to underserved populations, either directly or through organizational partners such as Maine Habitat for Humanity. The Institute is also currently developing a modular, flexible benefits and personal finance course for adults with disabilities and those who work with and support them.



Center for Consumer Financial Research™

Established in 2007, the Center for Consumer Financial Research will coordinate the research efforts of the Institute. The inaugural research project for the Center for Consumer Financial Research will center on the ability of those 35 to 54 years old to adequately prepare for retirement after filing for bankruptcy.

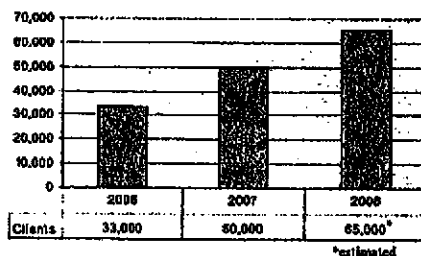
INSTITUTE FOR FINANCIAL LITERACY®



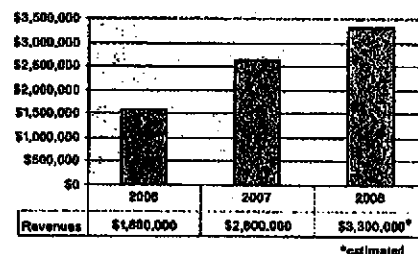
Facts About the Institute

- Founded in 2002
- Tax Status: 501(c)(3) Tax-Exempt Non-Profit Corporation
- Located in Portland, ME
- Current Staff: 55
- Executive Director/Founder: Leslie E. Linfield, Esq.
- Among the top ten national providers of bankruptcy related counseling and education by volume

Clients Served



Annual Revenues



Notable Accomplishments:

- Recognized in the Congressional Record by Senator Olympia Snowe for its commitment to financial education and counseling (2008)
- Established the Center for Consumer Financial Research (2007)
- Established and Host the Annual Conference on Financial Education (2006)
- Established the Center for Financial Certifications (2006)
- Established the Library of Personal Finance (2005)
- Established National Standards for Adult Financial Literacy Education (2004)

Published Research:

- 2007 Annual Consumer Bankruptcy Demographics Report
- Proposed Rebates in 2008: How will Americans Spend their Tax Rebate Checks?
- Who Went Bankrupt in 2006? A Demographic Analysis of American Debtors
- Aging and Bankruptcy: Are Older Americans Truly Afforded and Economic Fresh Start? (2007)
- First Demographic Analysis of Post-BAPCPA Debtors (2006)



P.O. Box 26833
San Diego, CA 92196
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August 6, 2008

Ms. Joy Ann Bull
Coughlin Stoia Geller
Rudman & Robbins LLP
655 West Broadway, Suite 1900
San Diego, CA 92101

Letter of Inquiry for TransUnion Cy Pres Award
In re TRANS UNION CORP. PRIVACY LITIGATION
Request for Financial Support

Submission Date: August 5, 2008

Organization: Identity Theft Resource Center, Inc.

Address: 9672 Via Excelencia #101, San Diego, CA 92126

Contacts: Jay Foley, Executive Director
858-444-3283
jfoley@idtheftcenter.org

Rex Davis, Director of Operations
858-444-3282
rdavis@idtheftcenter.org

Status: ITRC is a 501(c)(3) non-profit and is incorporated in California
ITRC received 5 year public support approval from the IRS in March 2008

Fax: (858) 444-3292

Website: www.idtheftcenter.org

Attachments: IRS Determinations; ITRC Corporation Overview, 2007 Financials

Amount Requested: \$70,000

Identity Theft Resource Center
August 2008

Why the Identity Theft Resource Center (ITRC)?

In the Stipulation of Settlement document of May 20, 2008, of the United States District Court, Northern District of Illinois, Eastern Division, Lad Case No. 000V4729, MDL Docket No. 1350, the following section 2.3 presents the case for providing a cy pres distribution to a qualified 501(c)(3) charity as "Consideration for Settlement Class Members Lacking Internet Access." Below is that section in full:

2.3 Consideration for Settlement Class Members Lacking Internet Access. Within 30 days of Ultimate Approval, a distribution will be made from the Settlement Fund to one or more qualified 501(c)(3) charities jointly chosen by Trans Union and plaintiffs and approved by the Court in consideration of Settlement Class Members who are unable to access the Basic InKind Relief or Enhanced InKind Relief because they lack access to the Internet. The amount of this cy pres distribution shall be \$150,000.00 (one hundred fifty thousand dollars).

ITRC would presume that it is the intent of the plaintiffs and the court to make available some sort of relief to this group of victims who, due to lack of internet access, have no manner to access the remedies provided in the remainder of the stipulation of agreement. ITRC agrees that this type of settlement should provide for those without Internet access. However, we also believe that the use of such settlement should be done in a manner that does in deed produce a remedy to this group of victims. This group, without the benefit of Internet access, will probably have to receive any such remedy by way of telephone or postal mail. Probably the bulk of this communications will be done by phone.

The Identity Theft Resource Center (ITRC) has the following mission statement:

- Provide best-in-class victim assistance at no charge to consumers
- Educate consumers, corporations, government agencies, and other organizations on best practices for identity theft and fraud detection, prevention and mitigation
- Provide enterprise consulting and outsourced services related to information breach, identity theft and identity fraud

The ITRC has operated a small call center in San Diego, CA since it's inception in 1999. Our advisors are available to the public, whether consumer or identity theft victim, from 9am - 4:30pm PST, M-F at no charge whatsoever. Due to the nature of identity theft, our victim advisors are well versed not only in how to mitigate an identity theft case, but also in the various steps that should be taken for a consumer to protect themselves. ITRC typically handles around 400 identity theft cases per month, but we have often used our advisor team in the mitigation of data breaches. These events are different in that there usually is no identity theft involved, but a need for the consumer (whose data has been exposed), to take specific precautions to minimize the risk caused by that improper exposure of their personal information. As in identity theft cases, the best steps to take will depend upon the particular situation of each consumer.

ITRC advisors are able to provide that necessary contact by phone or postal mail that will allow the affected consumer to take protective steps for themselves. The ITRC does this process by empowering the person to take charge of their actions, not by requesting further PII and/or Power of Attorney. ITRC has filed, and had approved, by the U.S. DOJ, Office for Victims of Crime, an ITRC Privacy Certificate. In general we collect as little information on a victim/consumer as is practical to mitigate their case. We do, however, need to know the state involved, as state laws often affect the case.

ITRC has produced a wealth of information on identity theft, fraud, scams, laws, and privacy. There are currently over 240 ITRC documents available, each of which deals with a particular aspect of these subjects. When an ITRC advisor is conducting a telephone or mail based case, they provide the consumer/victim with printed copies of the required documents by postal mail or fax. The entire cost for providing these services is covered out of ITRC operating expenses, not the wallet of the consumer.

We feel if it is the intent of the parties in this settlement to provide some form of relief to those affected consumers who do not have Internet access that ITRC can provide a service which can be used **directly** by these consumers. In summary ITRC can provide:

- A small efficient call center already in operation, with call center tools in place
- Advisors who have strength and expertise in consumer protection, not just identity theft
- A large library of copyrighted documents helpful to consumers and victims to correct their situation
- Significant successful experience working with consumers in handling data exposure mitigations
- Ability to **directly** provide a service to the Settlement Class Members discussed in Paragraph 2.3

Some of the data breach mitigations ITRC has handled include: U.S. DHS/Customs and Border Protection, Louisiana Board of Regents, Louisiana Office of Student Financial Aid, Utah State Department of Workforce Services, and Washington Migrant Council. In all these situations, ITRC advisors worked with consumers or employees, not identity theft victims.

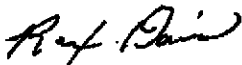
The ITRC operates with a high level of transparency. We make ourselves available to discuss any aspect of our operation as requested, including reconciled financials that are kept current. ITRC has been funded by a wide variety of sources, including San Diego District Attorney's Office, California Consumer Protection Foundation, Rose Foundation, U.S. DOJ OVC, and a variety of business sponsors. ITRC strongly believes that it will take a partnership among consumers, business, law enforcement, government agencies and legislators to retain reasonable standards of privacy, and prevent abuse of personally identifying information.

ITRC Management team:

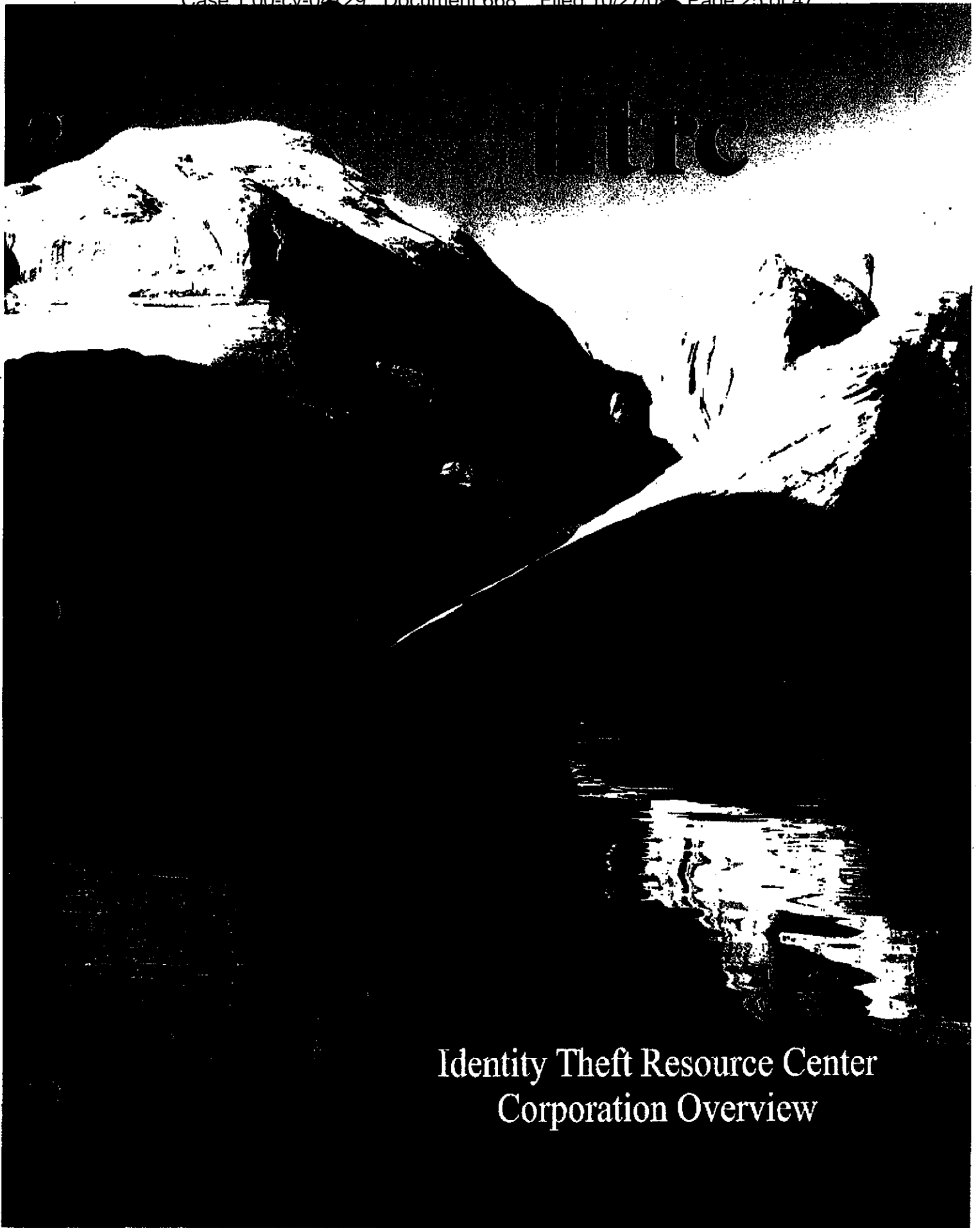
Jay Foley	Executive Director	(858) 444-3283	jfoley@idtheftcenter.org
Linda Foley	Founder	(858) 444-3284	lfoley@idtheftcenter.org
Rex Davis	Dir. Of Operations	(858) 444-3282	rdavis@idtheftcenter.org
Sheila Gordon	Dir. Of Victim Assistance	(858) 444-3285	sheila@idtheftcenter.org

Biographies of the management team are available in the attached **ITRC Corporation Overview**. The management team has a wealth of experience in privacy issues and identity theft, as well as extensive experience in operations and management. We have also attached an IRS Determination, and 2007 full year financials. We hope you will take the time to get to know us.

Sincerely,



Rex Davis
Director of Operations
(858) 444-3282
Rdavis@idtheftcenter.org



Identity Theft Resource Center Corporation Overview



Why Does the Identity Theft Resource Center exist?

Please meet Randy Waldron -

Swept off her feet by a young, handsome Caribbean native in 1980, my mother, a student at Suffolk University in Boston, Massachusetts, met the love of her life, my father: Randolph Waldron, Sr. A whirlwind romance ensued and they were married shortly after they met. I was born on June 24, 1981.

My father abandoned my mother and I when I was just a toddler. While living in rural New Hampshire in the early 1990's, I received a strange telephone call after school one day. The man on the other end of the telephone said that he was my father and that he'd been looking for me for years. Up until this phone call, I had never spoken to this man. This is how our relationship began; through a random telephone call.

As we both grew to know each other, I began to develop loving feelings towards him. Even though many years had passed, I was able to put aside feelings of hurt and abandonment, and focus on developing a relationship with my father.

Identity, Stolen ***A Child Identity Theft Victim's Story*** **By Randy Waldron, Jr.**

From 1993 to 1998, we had a great relationship. I visited my father several times a year at his home in West Palm Beach, Florida. I grew closer to my siblings and learned about my extended family on the island of St. Vincent. We spent a lot of quality time together doing father and son activities. As my high school graduation approached, my father advised me on college plans. He was making an effort to be actively involved in my life.

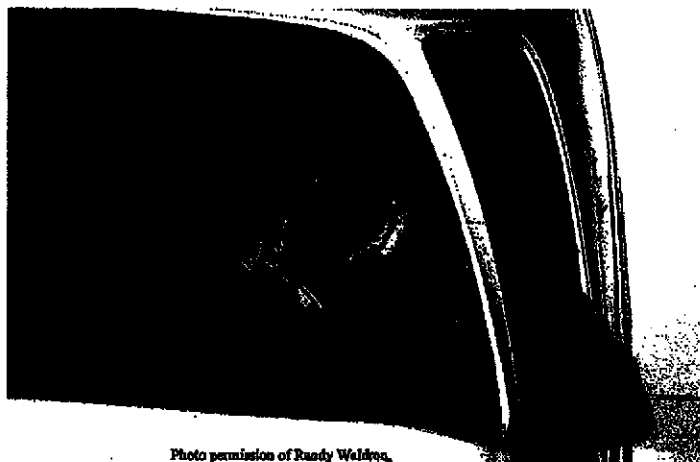


Photo permission of Randy Waldron.

The relationship I had with my father came to an abrupt end in October 1998. During my senior year of high school, I applied for college tuition loans and credit cards. All of my applications were denied, stating things as "delinquent 120 days" and "accounts charged-off". Assuming that there had been some mistake at the credit bureaus, my mother and I wrote to them and requested copies of my credit report. When we received the reports, we discovered the unthinkable: my father had stolen my identity and had been doing so my entire life.

That day, in October 1998, I embarked on a 6-year journey to clear my good name and repair my credit history. During my investigations, I discovered that my father had also used my social security number to purchase property, open businesses, report taxable earnings and obtain financing for his businesses. Furthermore, my father had used my social security number in 1988 when he was arrested and charged with aggravated assault and battery. So, essentially, I had been a felon since I was 7 years old.

The theft of my identity came with other grave consequences: I was unable to secure loans to cover the cost of my college tuition, therefore my lifelong dream of becoming an airline pilot had been shattered. I was also a convicted

felon, which subjected me to random inspections at airport customs entry points and detainment by police officials if pulled over for a minor traffic violation.

For years, I petitioned local, state and federal agencies to assist me in recovering my identity. Most of these agencies were unwilling to cooperate and stated that they could not help me. Then, in 2002, after writing numerous letters and calling hundreds of people, a victim's advocate working for the Attorney General of the State of Florida offered to help me. She put me in touch with a Detective working in the Financial Crimes unit of the Palm Beach County Sheriff's Office. Working in unison, we were able to re-open case files and slowly changes happened. In 2003, I petitioned the Social Security Administration to issue me a new Social Security Number. Nearly a year later, in April 2004, I was issued a new social security number. However, my story doesn't end there. Unfortunately, it's not that easy.

At face value, having a new Social Security Number permanently corrects the immediate problem - unauthorized use of my social security number. However, it is a struggle to convert high school records, driving records and professional certifications to a new social security number. There's also the issue of credit. Right now, I have no credit. Due in part that I am extremely protective of my social security number and do not wish to endure a struggle to clear my own name once again, should I fall victim to this easily-committed crime.

My father came into my life in a whirlwind and was back out of my life in the blink of an eye. He violated my trust, reneged on his promises and crushed my dreams. I've begun to understand that no real father, no matter how desperate, would violate, desert and scar his son for life in such a manner. To this day, my father has never been prosecuted for the crimes he committed against my identity.

Why is the ITRC important?

Because, as happened to Christina Hall, Miss New Mexico 2006, identity theft can ruin your life. "At age 19, I had my identity stolen. I have dealt with this issue for 5 years, and fully understand the frustration this crime causes it's victims. As Miss New Mexico, I will continue to encourage legislative changes that have been introduced to educate and protect the public from this rising crime."

Identity theft is not just something you read about in the paper. According to a recent study, approximately 15 million Americans were victimized by some sort of identity-theft related fraud in the 12 months ending August 2006 (Gartner, 2007). The financial impact of this crime is estimated at more than \$56 billion annually (FTC), impacting both businesses and consumers. No one is immune. Identity theft happens across the spectrum of income ranges and other demographic factors. According to the Department of Justice *"Identity Theft is a crime that victimizes people and businesses in every community from major cities to small towns, and robs victims of their individual freedoms."*



The consequences of being a victim may be extensive, including lost credit worthiness, criminal charges placed against you, unpaid bills and civil law actions against you for purchases you did not make, lost jobs and denied opportunities because the "record" that you did not create will follow you for years. All sources we have seen indicate that correcting your personal information may take years, and hundreds of hours.

The Identity Theft Resource Center, staffed with advisors who have been victims of identity theft themselves, provides free, important guidance to victims to immediately start the process of clearing their name and preventing further fraud or criminal action against them. The ITRC founders, victims of identity theft themselves, have worked since 1999 to provide victim assistance, educational programs, and current advice and information to both law enforcement agencies and government entities. These programs have had an impact, but the threat is growing, and we all need to do more! We are asking you to help us provide services and education, both necessary in the fight against this crime!

ITRC Mission Statement:

- **Provide best-in-class victim assistance at no charge to consumers throughout the United States.**
- **Educate consumers, corporations, government agencies, and other organizations on best practices for fraud and identity theft detection, reduction and mitigation.**
- **Provide enterprise consulting and outsourced services related to information breach, fraud**

What is the ITRC?

- ITRC, the Identity Theft Resource Center, Inc., is a California 501(c)(3) non-profit corporation.
- ITRC is an equal opportunity employer, and does not discriminate on the basis of age, race, sex, color, religion, sexual orientation, disability, or national origin in any of its policies, practices, or procedures.
- ITRC has operations including a victim assistance call center in San Diego, CA, which will handle approximately 8,000 distinct identity theft calls this year, each of which can require hours of knowledgeable assistance.
- ITRC is the only national non-profit organization that focuses on identity theft.
- ITRC is in ongoing contact with a wide variety of law enforcement and governmental agencies, providing information and training on the latest trends in identity theft and fraud.
- ITRC creates and updates written documents and programs to provide victim assistance on a variety of topics regarding fraud and identity theft
- ITRC provides more than 50 presentations on identity theft per year, from neighborhood community events to state summits and national conferences.
- ITRC maintains www.idtheftcenter.org, which is a high ranking site on most search engines (usually in the first four returns). This site receives approximately 1,000,000 visits per year, and more than 20 million hits. The site provides a wide variety of information, in English and Spanish, on identity theft issues to consumers and others with identity theft interests. We expect to add documents in Chinese.

This San Diego-based non-profit organization was established in December 1999 to support victims of identity theft in resolving their cases, and to broaden public education and awareness in the understanding of identity theft. In addition to victim services and consumer education, ITRC works in partnership with other groups and agencies involved in the battle against this crime.

ITRC operates on a budget of approximately \$500K per year, which is provided solely by corporate sponsors, foundation grants, donations, and public and business speaking honorariums. Sponsors include: ChoicePoint, U.S. DOJ/Office for Victims of Crime, Rose Foundation, California Consumer Protection Foundation, Fellowes, Debix, Cathay Bank Foundation, TrustedID, ProQuo, ID Analytics, Uni-ball, McElroy Translation, County of San Diego, the San Diego County District Attorney's Office and Qualcomm. In 2008, the center received "Public Supported Charity" status from the IRS 5-year financial review.

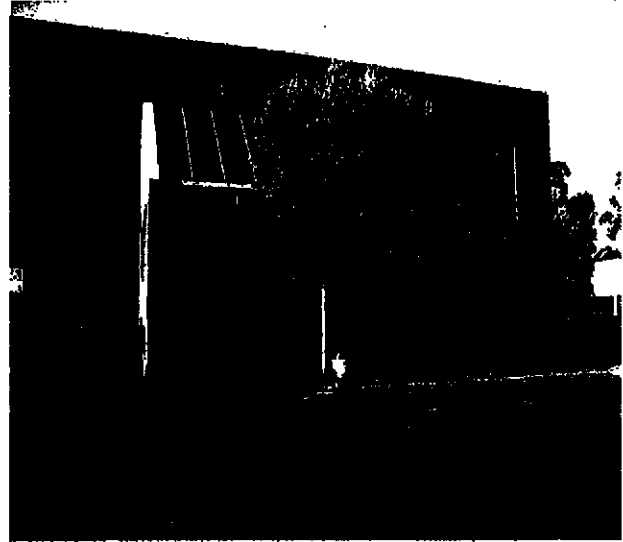
The Identity Theft Resource Center has consciously avoided legal advocacy as a method of forwarding its mission. ITRC consistently holds a view that both consumers and businesses are the victims of identity theft and fraud. In 2007, business fraud loss approached \$42 Billion dollars, a significant cost to businesses. The Center believes that support and education of businesses has a major positive impact on the restoration of lives, and the prevention of further identity theft and fraud loss.

ITRC has received numerous awards and commendations for its work including the 2004 National Crime Victims Service Award and the 2005 San Diego Victim Provider Award presented by the Victim Assistance Coordinating Council. ITRC was acknowledged in both PC Magazine and Time magazine for web content excellence. Additional letters of commendation are available upon request.

Organization and Management:

Since its inception in 1999, ITRC has gone through continuous organizational expansion and growth. The center has created a full strategic plan, mission statement and updated company structure. Its structure includes a team management process, improved communications efficiency, and internal checks and balances needed to grow the center in all aspects.

ITRC has audited financials (2004), reviewed financials (2005), and in 2008 received approval from the IRS for our publicly supported non-profit status. In addition, we have critical financial controls in place, as well as real time bookkeeping and asset management. Furthermore, critical server, computer, network and software systems have been installed, standardized, and stabilized, giving the company enhanced ability to handle current and anticipated growth in calls, data tracking, and reporting. The 3,300-square foot San Diego facility houses administrative offices, call center, and server/communications center.



The ITRC management team meets formally at least once per week and approves all decisions that affect the agency. This management method provides a thoughtful decision process that produces consistent and reliable company policies, both with the ITRC staff and with entities outside the agency.

- Linda and Jay Foley are founders of ITRC. They have dedicated themselves to assisting other victims, researching and educating about identity theft, and increasing public and corporate awareness about this problem. (Bio attached)
- Rex Davis (Director of Operations) has in excess of 20 years of successful small business ownership, financial, and operating experience. He is also capable in server, network, software, and database small business requirements. (Bio attached)
- Sheila Gordon (Director of Victim Services) has seven years of service with ITRC, and is a teenage identity theft survivor. Sheila brings extensive experience in call center operations and victim assistance to ITRC, as well as 12 years experience in the field of identity theft. (Bio attached)

Sponsors and Partners

ChoicePoint



**U.S. Department of Justice
Office for Victims of Crime**

Rose Foundation

**CALIFORNIA CONSUMER
PROTECTION FOUNDATION**



Fellowes

Cathay Bank Foundation



County of San Diego

San Diego County District Attorney

SanDiego.Com

Cooley-Godward-Kronish

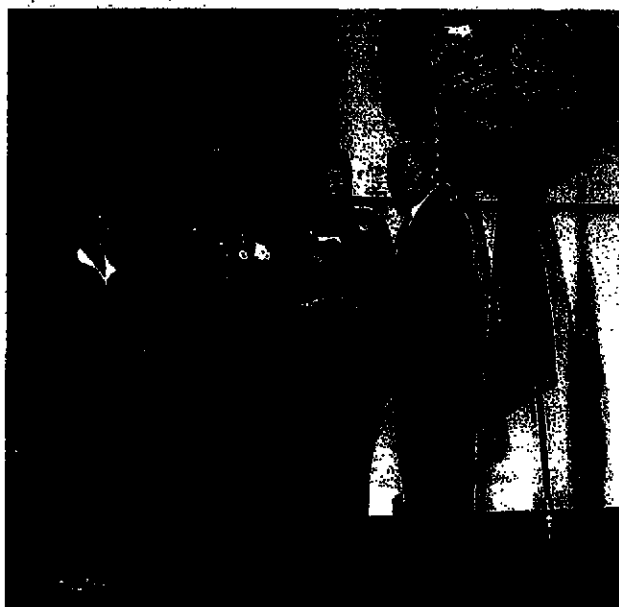
LLPMari Frank, Esq.

SpamCurb

**National Association of Professional
Background Screeners**

ITRC Award and Commendations:

- U.S. DOJ, Office for Victims of Crime national grant award for identity theft assistance and education, 2007-2009
- Department of Justice 2004 Outstanding Service on Behalf of Victims of Crime (Pictured at right with U.S. Attorney General John Ashcroft)
- Channel 10 "2007 Leadership Award" to Jay and Linda Foley
- The Foundation for Improvement of Justice Commendation for "Significant Contribution to the Improvement in Justice in America"
- Gov. Gray Davis Commendation, SD Bar Association Distinguished Organization Award to Identity Theft Resource Center
- Victim Assistance Coordinating Council "Victim Advocate Award" to ITRC and Jay and Linda Foley.
- United States Senate Commendation, 2004 National Crime Victims Rights Award, presented to Linda and Jay Foley.



Identity Theft Resource Center Memberships and Collaboration:

- U.S. DOJ, Office for Victims of Crime
- San Diego County Victim Assistance Coordinating Council
- California Crime Prevention Officers Association
- California Financial Crimes Investigator's Association
- Advisor to the San Diego Police Department, the San Diego County Sheriff's Department, as well as most local police departments.
- Advisor to San Diego District Attorney
- SMAC (Stop Meth Associated Crimes - a joint San Diego County program) member
- Resource to U.S. Attorney General and other national law enforcement agencies regarding identity theft
- Advisor to FBI Cyber Crimes Division, the San Diego County District Attorney, San Diego CATCH team, IPSA, and the National Association of Attorneys General
- ITRC provides victim assistance training classes through the OVC- TTAC program
- ITRC works with the Office of Victims of Crime on various programs including a presentation for the National Indian Council

ITRC Board of Directors:

Mike Cook

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Telephone: (858) 312-6205 Email: MCook@idanalytics.com
Vice President, COO for ID Analytics

Ron Davis

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Senior Director, Brand Protection, QUALCOMM Incorporated

Julie Fergerson

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Frank Funa

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Telephone: (858) 748-2570 Email: frankfuna@sbcglobal.net
Past State Vice President / Exalted Ruler Southcoast District CA-HA Elks Assoc.,
Ret. Captain U.S. AirForce, retired Aerospace Engineer for General Dynamics

Steven Gal

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Chairman and CEO of ProQuo, former Co-Founder and VP of Marketing and Operations
for ID Analytics. An established expert in identity management and information privacy.

James Lee

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Founder & Principal of C2M2 Associates, Chairman of the Identity Theft Prevention and Identity
Management Standards Panel (IDSP) for ANSI, and former Senior Vice President and Chief Public &
Consumer Affairs Officer for Choicepoint Corporation

Pat Moore

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Telephone: (858) 875-6336 Email: pmoore3@farmersagent.com
Business owner and former medical equipment company executive

Dr. Charles E. Nelson, Ph.D.

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Telephone: (858) 546-9255 Email: igrateful1@aol.com
Psychologist; Director of the Crime and Trauma Recovery Program, San Diego; Founder
of Family Treatment Institute; Nationally-respected authority on crime victims - Individual treatment, law
enforcement training, and crime victim assistance counselors training; NOVA certified trauma specialist

Jay Foley

Address: (available upon request), San Diego, CA 92126
Telephone: (858) 693-7273 Email: jfoley@idtheftcenter.org
More than 20 years experience in project management, customer service training, and sales and database
management; Nationally-respected identity theft expert

Linda Foley

Address: (available upon request), San Diego, CA 92126
Telephone: (858) 693-7273 Email: lfoley@idtheftcenter.org
Two Lifetime teaching credentials, BA- Cal State University Northridge in English, Spanish minor, post
grad work in psychology, education, journalism, Nationally-respected identity theft expert

ITRC Advisory Board:

Jack Bartlett

Telephone: (858) 627-3962

California Dept of Motor Vehicles, fraud investigator and Southern CA identity theft expert.

Gregory Cartwright, Esq.

Telephone: (619) 233-0126

Consumer Action Law, founder of Cartwright and Taylor Attorneys at Law

Mari Frank, Esq.

Telephone: (949) 364-1511

Identity theft expert, attorney, privacy advocate

Beth Givens

Telephone: (619)-298-3396

Director of Privacy Rights Clearinghouse (consumer advocacy)

Ron Kelly

Telephone: (760) 434-1237 Email: kellyron2@peoplepc.com

Past Super Distinguished Lt. Governor, Kiwanis Cal-Nev-HA, 2002 Ambassador - Cal-Nev-HA Foundation Board

Tracee Lorens, L.P.

Telephone: (619) 239-1233, lorenslaw@aol.com

APLC Counselors at Law, Lorens and Assoc

Honorable Howard Wayne, Esq.

California Assemblyman 1996 – 2002.

California Deputy Attorney General

EXHIBIT D



John Marshall Law School Foundation
315 South Plymouth Court, Chicago, Illinois 60604

9/28/2009

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John R. Lee

Ms. Dawn Wheelahan
(512) 689-1153
dwheelahan@aol.com

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Lupo Weininger LLP

Thomas J. Nathan
Munday & Nathan

Floyd Perkins
Ungaretti & Harris

Re: Cy Pres Award for Fair Housing Legal Center & Clinic

Dear Ms. Wheelahan,

I enjoyed the opportunity to talk with you regarding the litigation in which you are currently involved. As you indicated in our conversation, there is the potential for Cy Pres funds being awarded as a result of this litigation. Based on our discussion, as well as discussions with others here at John Marshall, I am quite certain that The John Marshall Law School Fair Housing Legal Center & Clinic (FHLC) will be well deserving of the Cy Pres award.

The mission of the FHLC¹ is to help those who have experienced discrimination. It serves people who have been denied housing because of race, color, national origin, source of income, sex, disability, familial status, marital status, age, or sexual orientation.

As you can well imagine, a major issue for these individuals, many of whom are homeless, is the limitation to access of the amenities that housing affords. This includes the rapidly growing need to access the internet in order to complete common tasks such as searching and applying for jobs, finding medical help for themselves and their families, seeking legal representation, or even applying for education opportunities.

Although the FHLC continues to accept walk-in appointments, it has expanded many of its services online. Individuals in need may now seek assistance at their website, where they can fill out an on-line "Discrimination Intake Form". Please feel free to visit:

http://www.jmls.edu/fairhousingcenter/discrimination_form.asp

To conclude, I know that awarding Cy Pres funds to the FHLC would have an immediate effect in supporting the mission of the Clinic, which is to provide assistance and aid to people in securing housing without discrimination and affording access to the internet. Thank you in advance for your consideration.

Sincerely

John R. Lee, President, The John Marshall Law School Foundation

¹ The FHLC was established in 1993 and is one of the few law school clinics in the U.S. devoted exclusively to fair housing enforcement and training. The Clinic serves clients in the Chicago metropolitan area who have been illegally denied housing because of discrimination under federal, state, and local fair housing laws and ordinances. In addition, the program services members of the Chicagoland Community who may have been victims of predatory home-lending practices.

EXHIBIT E

THE LEGAL AID SOCIETY-EMPLOYMENT LAW CENTER
Significant Cases, *Amicus Curiae* Work and Programs

Overview of the Work of the LEGAL AID SOCIETY-EMPLOYMENT LAW CENTER

Founded in 1916, the Legal Aid Society-Employment Law Center (LAS-ELC) is one of the oldest legal aid programs in the nation and has provided free legal services to indigent people, without interruption, since that time. For the past 40 years, the LAS-ELC has devoted its resources to addressing the employment problems faced by low-wage workers and their families. As one of very few legal services programs in the nation focusing exclusively on workplace issues, the LAS-ELC has gained national recognition as a civil rights organization with significant expertise in this critical field of law. The enclosed summary highlights work that we have done over the past decade, beginning with a description of LAS-ELC *amicus curiae* briefs, followed by a review of our program areas and projects.

The LAS-ELC comprises five core programs. These include the *Disability Rights program*, the *Gender Equity program*, the *National Origin, Language and Immigrants Rights program* and *Racial Equality program*, as well as our *Direct Community Legal Services program*, which covers the vast array of employment laws with a specially focused wage and hour project. Staff attorneys have litigated numerous individual and class action cases in all of these program areas on behalf of low-income workers.¹

In addition to these five programs, the LAS-ELC runs several special initiative projects as extensions of our programmatic priorities. Each project focuses on a specific set of issues that uniquely affect our clients, such as family and medical leave, domestic violence and sexual assault, immigration status and language-based discrimination, gender identity discrimination, educational access and hidden mental disabilities. They include our Lesbian, Gay, Bisexual & Transgender Workers' Rights project; LIBRA, the first project of its kind in the nation to provide legal representation to poor persons with mental disabilities who experience discrimination in the workplace; the Public Education project; SURVIVE, which provides education and protection to survivors of domestic violence and the myriad employment issues they face; Title IX; Wage and Hour; and Work and Family projects. Work on these special initiatives ranges from direct legal services and legal representation to policy advocacy, trainings, speaking engagements, published law reviews and other articles and appellate and *amicus curiae* work.

Through our *amicus curiae* work, the LAS-ELC identifies key employment issues on appeal in California and in courts throughout the United States, most typically in federal appellate circuit courts. Our *amicus curiae* briefs reflect the perspective of low-wage workers and offer our view of the proper development of state and federal employment law jurisprudence in light of governing law, precedent, and legislative history.

¹ Many of these cases are subject to a confidentiality provision and thus not amenable to detailed factual and legal descriptions.

EXHIBIT F

OPERATION HOPE

From Civil Rights to Silver Rights

Leading a Global Silver Rights Movement in the 21st Century through economic empowerment

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History & Mission

Operation HOPE, Inc. (OHI) is a non-profit, public benefit organization, founded immediately following the civil unrest of April 29, 1992 in Los Angeles. OHI is America's leading provider of economic tools and services. OHI is an effective facilitator, lender, advocate and educator for and on behalf of the other America.

Through a series of public/private partnerships and strategic alliances, OHI has developed and implemented programs focused on connecting the minority community with mainstream, private sector resources, and empowering under-served communities. While OHI is actively and directly involved in the communities it serves, the long range programmatic objective of OHI is to literally "drive itself out of business." OHI desires to slowly transition out of direct program management, in areas such as lending, replacing OHI with private sector providers. Further, OHI desires to increase its direct support and involvement with community based non-profit organizations. OHI brings together, under one organizational umbrella, some of the most talented, experienced and successful individuals that America has to offer, both from the minority and mainstream community.

OHI seeks to bring true and sustaining "HOPE" to those living in the other America, reminding them always that they are important and necessary, advocating important positions on their behalf within City and State government, the halls of Congress, the Senate, and other government, legislative and regulatory bodies. OHI seeks to create sustainable change within under-served communities by consistently promoting opportunity, self-esteem, self love, optimism and future aspiration. OHI advocates the positive merits of inner-city communities to big business interests, encouraging them to, in the words of OHI founder John Bryant, provide "a hand up, and not simply a hand out," and to "do well by doing good." In communities it serves OHI views the residents as customers, deserving of first class "customer service" and priority attention. In this regard OHI believes that America has suffered far too long with two Americas: one served, bustling with economic, educational and social opportunity, utilizing all of the tools of a capitalist society (i.e. capital access, cutting edge technology, information services, and high level personal relationships), and one grossly under-served, overly dependent, and historically neglected by the private sector.

Operation HOPE seeks to make the development and "privatization of inner-city and under-served communities" a top priority; serving as a bridge and facilitator between mainstream and minority communities. The mission of OHI is empowerment. The objective of OHI's work is life sustaining change, rooted in individual, vested interest. OH, Inc. does not promote either a "Great Society" or conservative bootstrap approach, but rather seeks to find the sensible middle ground in every situation, wherein both parties have an interest in the outcome. Over 3000 structures were burned or vandalized during the civil unrest of April, 1992 in Los Angeles, yet not one of those structures was a home. No doubt, society is at its greatest risk by those who have no participation in it. The mission of OHI, through (1) partnership, (2) investment, (3) lending, (4) practical education, (5) technical assistance, (6) advocacy and outreach, is to "bridge the gap."



EXHIBIT G



Solving Insurance and Healthcare Access Problems | since 1996

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US Oncology
Doris Simonson

September 24, 2008

Christopher Micheletti, Esquire
Boelbell, Hoffman, Mason and Gette
44 Montgomery Street, Suite 3400
San Francisco, CA 94101

Dear Mr. Micheletti

At the request of Sheldon Weinhaus, Esq. of St. Louis, Missouri, a past Patient Advocate Foundation (PAF) Board President and Executive Board member, who recently contacted you about being added to the list of charitable organizations for possible distribution of unclaimed funds in the TransUnion case, and acting on our request to send you materials about our organization, I enclose the following: *2007 Patient Data Analysis Report* and *2007 Annual Report*. PAF is a tax-exempt 501(c)3 organization and is on the approved list of organizations to which federal employees may make periodic contributions out of payroll. The Foundation has been approved by federal courts to receive such funds in other cases, and if you would like a copy of such an order, we are glad to provide that as well.

PAF is a national non-profit organization that seeks to safeguard patients through effective mediation assuring access to care, maintenance of employment and preservation of their financial stability. PAF serves as an active liaison between the patient and their insurer, employer and/or creditors to resolve insurance, job retention and/or debt crisis matters as they relate to their diagnosis through a staff of professional Case Managers, Physicians and Health Care Attorneys.

I look forward to your response and the opportunity to discuss the next steps in this process.

Sincerely,

Nancy Davenport-Ennis

Nancy Davenport-Ennis
President/CEO

enclosure

PATIENT ADVOCATE FOUNDATION

CO-PAY RELIEF

A Patient Assistance Program

MISSION STATEMENT

Patient Advocate Foundation's Co-Pay Relief (CPR) program provides co-payment assistance to insured Americans who financially and medically qualify.

WHAT IS THE CO-PAY RELIEF PROGRAM?

PAF Co-Pay Relief (CPR), a patient assistance program, provides direct financial assistance to qualified patients; assisting them with medication co-payments their insurance requires. The program offers personal service to all patients through the use of CPR call counselors. The call counselor works directly with the patient as well as with the provider of care to obtain necessary medical, insurance and income certification in an expeditious manner. Upon approval, payments are made:

- ◆ To the doctor
- ◆ To the pharmacy
- ◆ To the patient directly

WHO IS ELIGIBLE & HOW TO APPLY

Patients and physicians can contact the PAF Co-Pay Relief program toll-free at 1.866.512.3861 to initiate a request for assistance. Patients work directly with a call counselor throughout the application process. The ability to efficiently move patients through the process affords the patient the capability to utilize their healthcare coverage and obtain the therapy benefit in a timely manner.

For more information regarding the PAF Co-Pay Relief program visit: www.copays.org

If you would like to apply for assistance, contact
PAF Co-Pay Relief program toll-free at 866.512.3861.

**Spanish language services available.*



PAF Patient Advocate Foundation

Solving Insurance and Healthcare Access Problems | since 1996

History

Nancy Davenport-Ennis, a two time breast cancer survivor, founded Patient Advocate Foundation in memory of Cheryl Grimmell, a 31-year-old parent of a 12-year-old son, and a breast cancer patient who died after battling the disease for three years. Cheryl provided inspiration for Nancy to become personally involved in insurance reform and patient education on behalf of cancer patients through their friendship and Cheryl's valiant example as she battled with both the disease and her insurer.

Mission

Patient Advocate Foundation (PAF) is a national non-profit organization that seeks to safeguard patients through effective mediation assuring access to care, maintenance of employment and preservation of financial stability. PAF serves as an active liaison between patients and their insurer, employer and/or creditors to resolve insurance, job retention and/or debt crisis matters relative to their diagnosis through professional case managers, doctors and health care attorneys.

Direct Patient Services

Patient Advocate Foundation is headquartered in Newport News, Virginia and has regional offices in San Diego, California, Miami/Dade County, Florida, New York, New York, Jacksonville, North Carolina and two offices in Iowa. PAF offers many programs and educational opportunities for patients nationwide including direct case management assistance, internet patient services, ongoing live patient chats, PAF - authored publications, state, local and national outreach and projects targeting specific patient populations.

- Negotiating pre-authorization approvals
- Providing assistance in expediting the appeals process
- Negotiating resolutions to coding and billing errors
- Resolving debt crisis related to diagnosis
- Mediating insurance appeals
- Negotiating access to pharmaceutical agents, chemotherapy, medical devices and surgical procedures
- Coordinating benefits
- Brokerage resources to supplement the limits of insurance and to assure access to care for the uninsured
- Resolving insurance issues in the public and private sector

Co-Pay Relief Program

Patient Advocate Foundation's Co-Pay Relief (CPR) program, a patient assistance program, provides co-payment assistance to insured Americans who financially and medically qualify. PAF's Co-Pay Relief program provides direct financial assistance to qualified patients; assisting them with medication co-payments their insurance requires.

PATIENT ADVOCATE FOUNDATION
CO-PAY RELIEF
A Patient Assistance Program

1.866.512.3861
Fax 757.952.0119
www.copays.org

EXHIBIT H

UNITY of Greater New Orleans

*A Collaborative of 60 Agencies Working to End Homelessness
Bringing New Orleans Home*

2475 Canal Street, Suite 300
New Orleans, LA 70119
(504) 821-4496 Phone
(504) 821-4704 Fax
www.unitygno.org

November 25, 2008

Dawn Wheelahan
Attorney at Law
dwheelahan@aol.com

Dear Ms. Wheelahan,

Thank you for considering UNITY of Greater New Orleans as a potential recipient of Cy Pres funds derived from the Trans Union LLC and Axclom Corporation class action lawsuit.

Background

Founded in 1992 as a public-private partnership, UNITY of Greater New Orleans is the lead agency for a collaborative of 70 non-profit and governmental agencies that provide a myriad of housing and services for people experiencing and at risk of homelessness. The mission of UNITY of Greater New Orleans is to coordinate community partnerships to prevent, reduce, and end homelessness. UNITY secures about \$12 million annually in competitive funding from HUD and distributes the funds to 50 agencies in New Orleans and Jefferson Parish. UNITY additionally collaborates with state and other local government agencies, the Downtown Development District, national nonprofits, local religious leaders, and other local non-profits providing housing which serves the disadvantaged. One of the oldest and most successful collaborative organizations in New Orleans, UNITY is a recipient of the national John J. Gunther Award for Organizational Excellence from the U.S. Department of Housing and Urban Development.

Since Hurricane Katrina overwhelmed poorly designed federal levees in August 2005, the resulting widespread destruction of affordable housing and subsequent skyrocketing rents- which have increased an average of 46% since the storm-have led to an explosion in homelessness in the New Orleans area. An estimated 12,000 people are currently living in abandoned housing, on the streets, in cars, in housing designated for the homeless, or are on verge of being evicted into homelessness on any given night. Untold thousands more live in severely overcrowded or substandard conditions. In addition, many thousands of displaced New Orleanians yearn to come home but cannot because of the lack of affordable housing.

In the summer of 2007 the extent of our homeless crisis became starkly apparent when two homeless encampments formed in downtown New Orleans. One camp, eventually numbering about 300 people a night, developed at Duncan Plaza just outside City Hall. A second camp, which became the refuge for about 250 homeless persons a night, formed under Interstate 10 along Claiborne Avenue. UNITY outreach workers documented 975 individuals living in one or both of these camps over the period of November, 2007 to July, 2008. Our data indicated that 64 percent of camp residents had been living in an abandoned building-which number in the thousands throughout the flood-damaged areas of the city- before coming to the encampments. From November, 2007, through July, 2008, UNITY- in collaboration with the Metropolitan Human Services District, member agencies, local officials, and concerned citizens- rescued and re-housed over 457 people suffering in these two large, squalid encampments in the heart of downtown New Orleans. This monumental humanitarian achievement represents the largest number of street homeless people ever re-housed in permanent housing in so short a time period anywhere in the United States.

Internet Technology

Internet technology is integral to the success of UNITY and its programs. In 2006 UNITY, recognizing the extent of the housing crisis and the need for low income families and individuals to have information on affordable housing, created the web-based UNITY HousingLink affordable housing locator, www.unityhousinglink.org. Open to all people in the community, UNITY HousingLink allows renters to easily search for affordable housing and allows landlords to post affordable housing rental listings (at 80% or below fair market rent) for free. This highly acclaimed site, which was developed in partnership with the New Orleans Apartment Association, is the only database in the state to focus exclusively on affordable housing. UNITY staff members recruit landlords and update the site daily. Since its inception www.unityhousinglink.org has had over 36,800 hits.

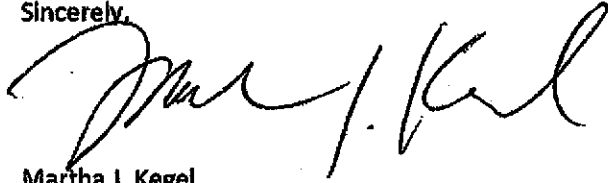
Another web-based tool utilized by UNITY and its member agencies is the Homeless Management Information System (HMIS), which records and stores client-level information on the characteristics and service needs of persons experiencing homelessness. These data are compiled so that needs and trends in homelessness can be identified and then utilized to create a more coordinated and effective housing and service delivery system. It is important to note that agencies that use the HMIS system are required to inform their clients that it is the client's decision as to what, if any, information may be entered into the HMIS, and whether the information may be shared with other partner agencies. HMIS users are forbidden from using the HMIS database for anything other than its intended purpose.

The UNITY of Greater New Orleans website is updated regularly to keep the community informed of our work and to educate readers on the causes of and evidence-based solutions to homelessness. Every UNITY employee has an agency email address. With employees based at three different sites, email communication is essential to our effectiveness. Finally, for the first time last month, UNITY's annual submission to HUD of our Continuum of Care application was submitted electronically through the internet based e-SNAPS program.

Although UNITY of Greater New Orleans has accomplished much since Katrina, there is still much to do. We are requesting \$10,000 for use as a multi-purpose grant in general support of our day-to-day operations. General operating funds are necessary so we may continue our work, which is critical to the rebuilding effort and ending the tragedy of homelessness in our community.

Thank you very much for your consideration of this request. Please do not hesitate to contact me at 504-821-4496 ext. 107 or mkegel@unitygno.org should you have any questions about this request.

Sincerely,

A handwritten signature in black ink, appearing to read 'Martha J. Kegel', written in a cursive style.

Martha J. Kegel
Executive Director